



P.O. Box 1071 | Poughkeepsie, NY | 12602-1071
845.463.3011 | hvcu.org

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

Please apply this consent to the following checking accounts.

Name	Account Number	Share Number
------	----------------	--------------

OPT-IN NOTICE

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We also have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account* or approved personal or home equity line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

** Transaction limitations apply and subject to a fee.*

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account
- Automatic bill payments
- Automatic / recurring

Unless you ask us to, **we do not** authorize and pay overdrafts for the following types of every day transactions:

- ATM transactions
- Visa Debit Card transactions

We pay overdrafts at our discretion, which means **we do not guarantee** that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be **declined**.

WHAT FEES WILL BE CHARGED IF HVFCU PAYS MY OVERDRAFT?

Under our **standard overdraft practices**:

- We will charge you a fee of up to \$35 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overrawing your account.

WHAT IF I WANT HVFCU TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call our Contact Center, email us at hvcu.org, stop by any branch, or complete the form below and mail it to us.

Complete the form below if returning by mail.

I want HVFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.
I understand I will be charged fees as listed above.

I have the right to revoke this coverage at any time by contacting HVFCU in writing, by phone at 845.463.3011, or via email.

Print Name: _____

Signature: _____ Date: _____